BK 0352PG 0251

Prepared by and Return to: Brian L. Davis - Attorney at Law 919 Ferncliff Cove, Suite 1 Southaven, MS 38671 (601) 393-8542 99-177

STATE HS -DESOTO CO. HAY 12 10 47 AM '99

BK_353 PG 2

SUZAN L. DAVIS and husband, ROBERT H.DAVIS GRANTORS.

TO:

WARRANTY DEED

JAMES A. WILBANKS and wife, LORAINE M. WILBANKS

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged Suzan L. Davis and husband, Robert H. Davis the undersigned Grantors do hereby sell, convey, and warrant unto the above Grantees, James A. Wilbanks and wife, Loraine M. Wilbanks, as joint tenants with full right of survivorship and not as tennants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

Lot 635, Section F, Carriage Hills Subdivision, in Section 24, Township 1, Range 8, as per plat thereof recorded in Plat Book 6, Pages 3 and 4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes have been prorated and possession is given with the deed.

Witness my signature this the 29th day of April, 1999.

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction the within named Suzan L. Davis and husband, Robert H. Davis, who acknowledged M delivered the above and foregoing instrument on the day and year therein mentioned

Given under my hand and seal this 29th day of April, 1999

MVI

My Commission Expire by Commission Expire by Commission Expire by Commission Expires: June 10, 2002

Bonded Thru Helden, Brooks & Garland, Inc.

Grantor's Address:

748 Cumberland Cove Southaven, MS 38671 (H)662-393-7633 (W)662-393-7633

Grantee's Address

748 Cumberland Cove Southaven, MS 38671 (H)662-280-0800 (W)662-280-0800